

REMARKS/ARGUMENTS

Favorable consideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 33-37, 39-44 and 77 are pending in the present application. Claim 77 is added by the present amendment. Support for the present amendment is found in Applicants' originally filed disclosure, for example in paragraphs 0085-0094. Thus, no new matter is added.

In the outstanding Action, Claims 33, 37, 38, 40, 41, 43 and 44 were rejected under 35 U.S.C. §103(a) as unpatentable over Marcial et al. (U.S. Pat. No. 7,340,421, herein "Marcial") in view of Quine (U.S. Pat. Pub. No. 2003/0074288) and Tarter et al. (U.S. Pat. No. 5,704,044, herein "Tarter"); Claims 34, 35, 36 and 39 were rejected under 35 U.S.C. §103(a) as unpatentable over Marcial, Quine and Tarter in view of Bellinger (U.S. Pat. No. 6,023,705); and Claim 42 was rejected under 35 U.S.C. §103(a) as unpatentable over as unpatentable over Marcial, Quine and Tarter in view of Ashcroft et al. (U.S. Pat. No. 7,364,667, herein "Ashcroft").

Addressing now the rejection of Claims 33, 37, 38, 40, 41, 43 and 44 as unpatentable over Marcial, Quine and Tarter, Applicants respectfully traverse this rejection.

Claim 33 recites, in part,

a source database to store source data pertaining to a financial account, the source data exhibiting a source balance;  
an application database to store ledger data pertaining to the financial account, the ledger data exhibiting a ledger balance; and

an account reconciliation application executing at the application database to enable creation of reconciliation documents that associate the ledger data and the source data pertaining to the financial account and define reconciliation items to reconcile any differences between the source balance and the ledge balance, the account reconciliation application enabling creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation

profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles.

Marcial describes a computer based system for reconciling corporate books and subsidiary books.

However, Marcial does not describe or suggest that the account reconciliation application enables creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles, as is recited in Claim 33.

Nevertheless, the outstanding Action cites Quine as curing the deficiencies of Marcial with regard to the claimed invention.

Quine describes a system for electronically emulating banking statements and enabling a user to use a reconciliation form to update and correct any discrepancies in the online bank statement.

However, Quine does not describe or suggest that the account reconciliation application enables creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles, as is recited in Claim 33.

The outstanding Action asserts on page 3 that Quine discloses that the reconciliation documents are based in part on corresponding reconciliation profiles, the profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles. Specifically, the outstanding Action asserts that the new

information entered by the user either by way of the reconciliation form wizard or manually is equivalent to the reconciliation documents which are based in part on corresponding reconciliation profiles, the profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles, Applicants respectfully traverse this assertion.

Specifically, nothing in Quine makes any mention of reconciliation profiles that are created by way of a profile creation screen. In Quine the user uses the reconciliation form wizard to correct errors in the user's bank statement but such a system is not equivalent to creating a reconciliation profile by way of a profile creation screen. The reconciliation form wizard does not create profiles but simply allows the user to correct the user's bank statement.

Moreover, nothing in Quine describes that reconciliation documents are based in part on corresponding reconciliation profiles. As Quine does not describe creating profiles it follows that Quine does not describe that reconciliation documents are based in part on corresponding reconciliation profiles.

Nevertheless, the outstanding Action cites Tarter as curing the deficiencies of Marcial and Quine with respect to the claimed invention.

Tarter describes a computerized method for financing health care service providers. Further, Tarter describes that certain factors are used to determine the credit-worthiness of payers and obligors. For example, Figure 35 illustrates a list of which factors are used for the payer, obligor, etc

However, Tarter does not describe or suggest that the account reconciliation application enables creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation

screen that enables input of information used to establish the reconciliation profiles, as is recited in Claim 33.

The outstanding Action asserts on page 4 that Figure 35 and col. 32, lines 24-38 of Tarter describe that the account reconciliation application enables create of reconciliation profiles that define how the financial account is to be reconciled. Applicants respectfully traverse this assertion.

Specifically, these cited portions of Tarter have nothing to do with reconciliation profiles or how a financial account is to be reconciled. As was noted above, Figure 35 lists a number of factors that are used to determine the credit-worthiness of payers and obligors. Further, col. 32, lines 24-38 relates to payment profiles used to make daily buy/decline decisions. Neither these portions of Tarter, nor any other portion of Tarter, describe or render obvious that the account reconciliation application enables creation of reconciliation profiles that define how the financial account is to be reconciled, the reconciliation documents being based in part on corresponding reconciliation profiles, the reconciliation profiles being created by way of a profile creation screen that enables input of information used to establish the reconciliation profiles, as is recited in Claim 33.

Accordingly, Applicants respectfully submit that Claim 33, and claims depending therefrom, patentably distinguish over Marcial, Quine and Tarter considered individually or in combination.

Moreover, none of the further cited Bellinger and Ashcroft references cures the above noted deficiencies of Marcial, Quine and Tarter with regard to the claimed invention.

In addition, with regard to newly added Claim 77, Applicants respectfully submit that this claim patentably distinguishes over the combination of Marcial, Quine and Tarter for reasons in addition to this claim's dependence from Claim 33.

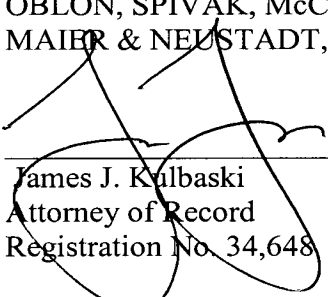
Specifically, nothing in the combination of Marcial, Quine and Tarter describes or renders obvious that the reconciliation profiles define how the financial account is to be reconciled by associating only a portion of the ledger data and the source data pertaining to the financial account with a reconciliation profile.

Thus, Applicants respectfully submit that newly added Claim 77 also patentably distinguishes over the above noted cited references.

Consequently, in view of the present amendment, no further issues are believed to be outstanding in the present application and the present application is believed to be in condition for formal allowance. An early and favorable action is therefore respectfully requested.

Respectfully submitted,

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